

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
GINA L MANARIN § Case No. 15-28111
Debtor §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Peter N. Metrou, Trustee, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 13,770.00 (Without deducting any secured claims)	Assets Exempt: 20,900.00
Total Distributions to Claimants: 84,586.97	Claims Discharged Without Payment: 124,474.14
Total Expenses of Administration: 17,313.03	

3) Total gross receipts of \$ 114,900.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 13,000.00 (see **Exhibit 2**), yielded net receipts of \$ 101,900.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ 89,970.80	\$ 80,562.42	\$ 80,562.42	\$ 80,562.42
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	17,313.03	17,313.03	17,313.03
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	1,000.00	406.94	406.94	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	38,702.50	7,098.45	7,098.45	4,024.55
TOTAL DISBURSEMENTS	\$ 129,673.30	\$ 105,380.84	\$ 105,380.84	\$ 101,900.00

4) This case was originally filed under chapter 7 on 08/17/2015 . The case was pending for 21 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 05/01/2017 By: /s/Peter N. Metrou, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
LOCATION: 312 WEST NORTH STREET, PEOTONE IL 60468	1110-000	114,900.00
TOTAL GROSS RECEIPTS		\$ 114,900.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
First American Title Company	Exemptions	8100-002	13,000.00
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ 13,000.00

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Caf/Carmax Auto Finance Attn: Bankruptcy Po Box 440609 Kennesaw, GA 30160		16,203.00	NA	NA	0.00
	Nationstar Mortgage LLC Attn: Bankruptcy 350 Highland Dr Lewisville, TX 75067		72,400.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Will County Collector P.O. Box 5000 Joliet, IL 60434- 5000		1,367.80	NA	NA	0.00
	First American Title Company	4110-000	NA	80,562.42	80,562.42	80,562.42
TOTAL SECURED CLAIMS			\$ 89,970.80	\$ 80,562.42	\$ 80,562.42	\$ 80,562.42

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Peter N. Metrou	2100-000	NA	4,000.00	4,000.00	4,000.00
Peter N. Metrou	2200-000	NA	24.47	24.47	24.47
First American Title Company	2500-000	NA	2,965.75	2,965.75	2,965.75
Associated Bank	2600-000	NA	10.00	10.00	10.00
CLERK OF THE COURT	2700-000	NA	176.00	176.00	176.00
First American Title Company	2820-000	NA	4,891.81	4,891.81	4,891.81
First American Title Company	3510-000	NA	5,245.00	5,245.00	5,245.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 17,313.03	\$ 17,313.03	\$ 17,313.03

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
2	INTERNAL REVENUE SERVICE	5800-000	1,000.00	406.94	406.94	0.00
TOTAL PRIORITY UNSECURED CLAIMS			\$ 1,000.00	\$ 406.94	\$ 406.94	\$ 0.00

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Advocate Christ Hospital Attn: Patient Accounts 4440 95th Street Oak Lawn, IL 60453		0.00	NA	NA	0.00
	Chase Card Po Box 15298 Wilmington, DE 19850		4,719.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Chase Card Po Box 15298 Wilmington, DE 19850		25,683.00	NA	NA	0.00
	Dr. Balandrin 4700 W 95th Street, #208 Oak Lawn, IL 60453		0.00	NA	NA	0.00
	United Recovery Service, LLC 18525 Torrence Ave Suite C-6 Lansing, IL 60438		620.50	NA	NA	0.00
3	CAPITAL RECOVERY V, LLC	7100-000	1,466.00	1,466.70	1,466.70	792.94
	CLERK OF THE BANKRUPTCY COURT	7100-000	NA	406.94	406.94	406.94
1	DISCOVER BANK	7100-000	5,214.00	5,214.53	5,214.53	2,819.11
2	INTERNAL REVENUE SERVICE	7100-000	1,000.00	10.28	10.28	5.56
TOTAL GENERAL UNSECURED CLAIMS			\$ 38,702.50	\$ 7,098.45	\$ 7,098.45	\$ 4,024.55

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit 8

Case No: 15-28111 BWB Judge: Bruce W. Black Trustee Name: Peter N. Metrou, Trustee
Case Name: GINA L MANARIN Date Filed (f) or Converted (c): 08/17/2015 (f)
341(a) Meeting Date: 09/10/2015
For Period Ending: 05/01/2017 Claims Bar Date: 12/14/2015

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. LOCATION: 312 WEST NORTH STREET, PEOTONE IL 60468	120,000.00	Unknown		114,900.00	FA
2. FIRST MIDWEST BANK PERSONAL CHECKING ACCOUNT	670.00	0.00		0.00	FA
3. TCF BANK BUSINESS CHECKING ACCOUNT	5,000.00	0.00		0.00	FA
4. LOCATION: 312 WEST NORTH STREET, PEOTONE IL 60468	1,000.00	0.00		0.00	FA
5. LOCATION: 312 WEST NORTH STREET, PEOTONE IL 60468	500.00	0.00		0.00	FA
6. LIFE INSURANCE	0.00	0.00		0.00	FA
7. COSMETOLOGY LICENSE	0.00	0.00		0.00	FA
8. 2012 FORD FOCUS	13,000.00	0.00		0.00	FA
9. SCISSORS, COMBS, STYLING PRODUCTS, HAIR COLORING P	1,500.00	0.00		0.00	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	\$141,670.00	\$0.00	\$114,900.00	\$0.00
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(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Employed real estate Broker to list real estate on 9/18/2015 see Dkt# 14. Employ Counsel granted on 9/30/2015 see Dkt# 20. Motion to sell real estate entered 10/21/2016 see Dkt# 29. TFR filed on 11/22/2016 see Dkt# 33.

Initial Projected Date of Final Report (TFR): 09/01/2015

Current Projected Date of Final Report (TFR): 03/28/2017

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-28111
Case Name: GINA L MANARIN

Trustee Name: Peter N. Metrou, Trustee

Bank Name: Associated Bank

Account Number/CD#: XXXXXX5769

Checking

Taxpayer ID No: XX-XXX4233

Blanket Bond (per case limit): \$1,000,000.00

For Period Ending: 05/01/2017

Separate Bond (if applicable):

Exhibit 9

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
10/27/16		First American Title Company 18501 Maple Creek Drive, Suite 950 Tinley Park, IL 60477	Liquidation of Sale of Real Estate		\$8,235.02		\$8,235.02
			Gross Receipts \$114,900.00				
			Broker Commissions (\$5,245.00)	3510-000			
			Debtors' Exemptions (\$13,000.00)	8100-002			
			Tax and Tax Credits (\$4,891.81)	2820-000			
			Closing Costs (\$2,965.75)	2500-000			
			(\$80,562.42)	4110-000			
	1		LOCATION: 312 WEST NORTH STREET, PEOTONE IL 60468 \$114,900.00	1110-000			
11/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$8,225.02
01/09/17	101	Peter N. Metrou 123 W. Washington St., Ste 216 Oswego, IL 60543	Distribution			\$4,024.47	\$4,200.55
		Peter N. Metrou	Final distribution representing a payment of 100.00 % per court order. (\$4,000.00)	2100-000			
		Peter N. Metrou	Final distribution representing a payment of 100.00 % per court order. (\$24.47)	2200-000			
01/09/17	102	CLERK OF THE COURT Attn: Fiscal Dept. 219 South Dearborn St., 7th Floor Chicago, IL 60604	Final distribution representing a payment of 100.00 % per court order.	2700-000		\$176.00	\$4,024.55

Page Subtotals:

\$8,235.02

\$4,210.47

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-28111
Case Name: GINA L MANARIN

Trustee Name: Peter N. Metrou, Trustee

Exhibit 9

Bank Name: Associated Bank

Account Number/CD#: XXXXXX5769

Checking

Taxpayer ID No: XX-XXX4233

Blanket Bond (per case limit): \$1,000,000.00

For Period Ending: 05/01/2017

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
01/09/17	103	INTERNAL REVENUE SERVICE CENTRALIZED INSOLVENCY OPERATION P.O.BOX 7346 PHILADELPHIA, PA 19101-7346	Final distribution to claim 2 representing a payment of 100.00 % per court order.	5800-000		\$406.94	\$3,617.61
01/09/17	104	DISCOVER BANK Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	Final distribution to claim 1 representing a payment of 54.06 % per court order.	7100-000		\$2,819.11	\$798.50
01/09/17	105	INTERNAL REVENUE SERVICE CENTRALIZED INSOLVENCY OPERATION P.O.BOX 7346 PHILADELPHIA, PA 19101-7346	Final distribution to claim 2 representing a payment of 54.06 % per court order.	7100-000		\$5.56	\$792.94
01/09/17	106	CAPITAL RECOVERY V, LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami, FL 33131-1605	Final distribution to claim 3 representing a payment of 54.06 % per court order.	7100-000		\$792.94	\$0.00
04/10/17	103	INTERNAL REVENUE SERVICE CENTRALIZED INSOLVENCY OPERATION P.O.BOX 7346 PHILADELPHIA, PA 19101-7346	Final distribution to claim 2 representing a payment of 100.00 % per court order. Reversal	5800-000		(\$406.94)	\$406.94
04/12/17	107	CLERK OF THE BANKRUPTCY COURT 219 S. Dearborn Chicago, IL 60604	Unclaimed Funds Check no. 103 not cashed within 90 days.	7100-000		\$406.94	\$0.00

COLUMN TOTALS	\$8,235.02	\$8,235.02
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$8,235.02	\$8,235.02
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$8,235.02	\$8,235.02

Page Subtotals: \$0.00 \$4,024.55

Exhibit 9

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX5769 - Checking	\$8,235.02	\$8,235.02	\$0.00
	\$8,235.02	\$8,235.02	\$0.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$106,664.98		
Total Net Deposits:	\$8,235.02		
Total Gross Receipts:	\$114,900.00		

Page Subtotals:

\$0.00

\$0.00